

EXHIBIT A

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Subject: Process and Card Type Guidelines

PROCESS TYPES

Split

In this type of process, the ISO's processor monitors the batches/processing/transactions of the merchants each day. The processor deducts 25% of the merchant's daily batch and deposits that 25% to the First Funds checking account. These deposits are applied to the merchant's account with First Funds and used to pay down the balance on the merchant's advance. The other 75% of the daily batch is deposited to the merchant's checking account.

ACH

In this type of process, the ISO's processor deposits the entire daily batch to the merchant's checking account. The processor reports the total batch amount to First Funds. We then ACH 25% of the batch amount directly from the merchant's checking account to apply to the advance balance.

CARD TYPES

MasterCard/VISA

These transactions should always be included.

Amex/Disc

Please follow the guidelines in the ISO lists as to whether or not to include these transactions. Please note that they can only be included to ACH type and that they are sometimes always included and sometimes can be included only by request (depending on the ISO).

PIN-based Debit Transactions

These are the transactions whereby a customer enters their PIN number for the sale. PIN-based transactions can only be used for those ISO's listed on ACH with PIN as one of their card options. These transactions should never be included in a merchant's sales for an ISO with the Split type and should only be included for the ACH ISO's if PIN is listed in the Card Types Included for that ISO.

Non PIN-based Debit Transactions

These are the transactions whereby a customer uses their debit card like a credit card (signing the receipt for the sale). Non PIN-based debit transactions should be included for ALL ISO's because these are considered the same as credit card sales.

EBT (Electronic Benefits Transfer)

These transactions are the ones where a customer is using a social security benefits or some other type of governmental assistance card. These cards are connected to the consumer's account and can be used similar to debit cards (by entering the PIN number associated with the card). These types of transactions should only be included when listed as a card type for the ISO.

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